REMARKS

  Applicants reply to the Office Action mailed on December 11, 2007 within three-months. Claims 18-30 are pending in the application and the Examiner rejects claims 18-30. Claims 18-30 have been canceled without prejudice to filing one or more claims having similar subject matter in other applications. Claims 31-54 have been added, including newly-added independent claims 31, 40, 44, and 52. Support for these claims may be found in the originally-filed specification, claims, and figures. Applicants submit that no new matter has been introduced with these newly-added claims. Applicants respectfully request reconsideration of this application.

  The Examiner rejects claims 18-30 under 35 U.S.C. §103(a) as being unpatentable over Seidman et al., U.S. Patent No. 6,671,358 ("Seidman") in view of Deaton, U.S. Patent App. Pub. No. 2002/0179704 ("Deaton"). Applicants respectfully disagree with these rejections but have presented new claims in order to clarify the patentable aspects of the claims and to expedite prosecution. Furthermore, Applicants do not concede that Seidman or Deaton are indeed prior art with respect to this application and Applicants reserve the option to antedate Seidman and/or Deaton.

  Seidman discloses that "the gaming engine 184 provides a reward to the member related to the UID and in response to the credit card transaction. At 214, the main servers 48 send the credit card name, credit card number, expiration date, bank number and unique bank identifier of the member's conventional credit card to the switch for verification" (column 17, lines 30-37; emphasis added). In relation to a gift certification, Deaton discloses "[t]he retail terminal then accesses the digital wallet to obtain the gift certificate (data regarding the gift certificate) or the gift certificate pointer in order to obtain the gift certificate data from the particular storage location. After the retail terminal has obtained the data and applied the gift certificate to the purchase, the transaction ends" (par. [0062]; emphasis added).

  Neither Seidman, Deaton, nor any combination thereof, disclose or contemplate at least "at a transaction processing entity…providing the transaction device identifier to an RF payment device using an internet connection…receiving, from a merchant system, a transaction request comprising the transaction device identifier…associating the transaction device identifier with the payment account code" as recited in new, independent claim 31 (emphasis added). Furthermore, neither Seidman, Deaton, nor any combination thereof, disclose or contemplate at

least "A method for tracking Radio Frequency (RF) transaction device activity using an RF Identification (RFID) reader... mapping the transaction device identifier...configuring an incentive offer based on at least one factor associated with the transaction device identifier" as recited in new, independent claim 40 (emphasis added). Moreover, neither Seidman, Deaton, nor any combination thereof, disclose or contemplate at least "A Radio Frequency (RF) payment device comprising...a transaction device identifier associated with a corresponding account code maintained at a transaction processing entity" as recited in new, independent claim 44 (emphasis added). Additionally, Seidman, Deaton, nor any combination thereof, disclose or contemplate at least "A method for facilitating a Radio Frequency (RF) payment transaction using a transponder at an RF payment device, comprising: receiving, from a transaction processing entity, a transaction device identifier corresponding to a payment account code...transmitting the transaction device identifier to the RFID reader" as recited in new, independent claim 52 (emphasis added).

In addition, Examiner has previously cited Greer et al., U.S. Patent App. Pub. 2002/0165931) ("Greer"). Applicants respectfully disagree with these prior rejections but have presented new claims in order to clarify the patentable aspects of the claims and to expedite prosecution. Furthermore, Applicants do not concede that Greer is indeed prior art with respect to this application and Applicants reserve the option to antedate Greer.

As previously stated in the Office Action Response of March 5, 2007, "Greer relates to a method and apparatus for rapid and convenient access to product and company information via an Internet connection. See Greer, par. [0030]. An end device, e.g., a bar code reader, is used to scan a UPC symbol on a product. The scanned data is appended to appropriate prefix and suffix data and is used to address a website displaying product information. See Greer, par. [0033]. For example, when the reader scans a UPC symbol on a product and the UPC symbol encodes the data "0 43100 06622 4", a URL comprising "http://www." prepended to the data and ".com" appended to the data would be formed , ie., http://www.043100066224.com. See Greer, par. [0033]. This address would be used by a browser to access information about the corresponding product. Thus, generally speaking, the method of Greer reads data from a UPC, creates a URL using the data read from the UPC, and accesses the URL to obtain product information" (pages 6-7).

Greer, however, does not disclose or contemplate at least "at a <u>transaction processing entity</u>...providing the transaction device identifier to an RF payment device using an <u>internet connection</u>...receiving, from a <u>merchant system</u>, a transaction request comprising the <u>transaction device identifier</u>...associating the transaction device identifier with the payment account code" as recited in new, independent claim 31 (emphasis added). Furthermore, Greer does not disclose or contemplate at least "A method for tracking Radio Frequency (RF) transaction device activity using an RF Identification (RFID) reader... <u>mapping the transaction device identifier</u>...configuring an incentive offer based on at least one <u>factor associated with the transaction device identifier</u>" as recited in new, independent claim 40 (emphasis added). Moreover, Greer does not disclose or contemplate at least "A Radio Frequency (RF) payment device comprising...a <u>transaction device identifier</u> associated with a <u>corresponding account code</u> maintained at a transaction processing entity" as recited in new, independent claim 44 (emphasis added). Additionally, Greer does not disclose or contemplate at least "A method for facilitating a Radio Frequency (RF) payment transaction using a transponder at an RF payment device, comprising: receiving, from a transaction processing entity, a <u>transaction device identifier</u> corresponding to a <u>payment account code</u>...transmitting the transaction device identifier to the RFID reader" as recited in new, independent claim 52 (emphasis added).

The claims of the present application are different and possibly broader than the claims pursued in the parent applications. To the extent any prior amendments or characterizations of the scope of any claim or referenced art could be construed as a disclaimer of any subject matter supported by the present disclosure, Applicants hereby rescind and retract such disclaimer. Accordingly, the references previously construed in the parent applications may need to be revisited.

In view of the above remarks, Applicants respectfully submit that all pending claims properly set forth that which Applicants regard as their invention and are allowable over the cited reference. Accordingly, Applicants respectfully request allowance of the pending claims. The Examiner is invited to telephone the undersigned at the Examiner's convenience, if that would help further prosecution of the subject application. The Commissioner is authorized to charge any fees due to Deposit Account No. 19-2814.

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Respectfully submitted,

Dated: _March 11, 2008_

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